

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**Terry Vernard Dowdy and Michelle Scott
dowdy**

Case No. 08-81720

S.S. Nos.: xxx-xx-593 and xxx-xx-9474

Mailing Address: 420 Woodberry Circle, Raeford, NC 28376-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on November 11, 2008.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 3, 2008

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

CH. 13 PLAN - DEBTS SHEET

(MIDDLE DISTRICT - DESARDI VERSION)

Date: 11/10/08

Lastname-SS#: Dowdy-5893

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Countrywide	1	House & Lot: 420 Woodbe
	German Human services		
	Vector Security		

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
None	

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See**)
	Countrywide	1		**
	German Human services			**
	Vector Security			**
				**
				**
	None			**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
None	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	HSBC	4	\$17,527	7.00	\$175	\$347.06	2006 Honda Ridgeling RTL
	GMAC	2	\$20,362	7.00	\$204	\$403.19	2006 GMC Denali XL
				7.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Regional Acceptance	5	\$8,659	7.00	\$48	\$171.46	2005 Dodge Neon SXT
				7.00			
				7.00			
				7.00			

ATTORNEY FEE (Unpaid part)

Amount

Law Offices of John T. Orcutt, P.C.

\$2,600

SECURED TAXES

Secured Amt

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount

IRS Taxes

\$2,375

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$1,770** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Countrywide Home Loans
450 American Street
Simi Valley, CA 93065

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

AAFES
Attn: Bankruptcy Unit
Post Office Box 650062
Dallas, TX 75265-0062

Countrywide Home Loans
7105 Corporate Center Drive
Mail Stop PTX B 209
Plano, TX 75024

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

AAFES
c/o Creditor's Bankruptcy Service
Post Office Box 740933
Dallas, TX 75374-0933

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402-6140

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AlliedInterstate
PO Box 361474
Columbus, OH 43236-1474

Dell Financial Services
P.O. Box 6403
Carol Stream, IL 60197-6403

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Care One Credit Counseling
Post Office Box 129
Columbia, MD 21045

Event Photo
c/o A&S Collection
Route 14
Williamstown, VT 05679

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Citi Bank
One Dell Wat
Bldg B
Round Rock, TX 78682

Suzan Galip
c/o Hoke County
Child Support Enforcement Agency
Post Office Box 340
Raeford, NC 28376-0340

Experian
P.O. Box 2002
Allen, TX 75013-2002

Citifinancial
Post Office Box 6931
The Lakes, NV 88901-6931

General Motor Acceptance Corp.
Bankruptcy Department
Post Office Box 5055
Troy, MI 48007-5055

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Citifinancial Bankruptcy Department
Post Office Box 140069
Irving, TX 75014-0069

General Motor Acceptance Corp.
Bankruptcy Department
2740 Arthur Street
Roseville, MN 55113

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Citifinancial Bankruptcy Department
Post Office Box 140489
Irving, TX 75014-0489

German Institute for Youth Human Rights
Post Office Box 10 20 20
69010 Heidelberg
Heidelberg, Germany,

GMAC
PO Box 8132
Cockeysville, MD 21030

HSBC Auto Finance
Post Office Box 17904
San Diego, CA 92177-7904

Macy's
911 Duke Blvd
Mason, OH 45040

GMAC
Post Office Box 2150
Greeley, CO 80632-2150

HSBC BANK NV
Post Office Box 98701
Las Vegas, NV 89193-8701

Military Star
Post Office Box 78731
Phoenix, AZ 85062-8731

GMAC
P.O. Box 971
Horsham, PA 19044-0971

HSBC Card Services
Post Office Box 5250
Carol Stream, IL 60197-5222

North Carolina Department of Re
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Hoke County
Child Support Enforcement Agency
Post Office Box 340
Raeford, NC 28376-0340

HSBC NV
4848 S 129th East Ave
Tulsa, OK 74134-7001

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

North Carolina Employment Securi
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Household Credit Services
Post Office Box 80084
Salinas, CA 93912-0084

Interstate Central Registry
Child Support Enforcement
Post Office Box 20800
Raleigh, NC 27619-0800

Old Navy
Post Office Box 981400
El Paso, TX 79998-1400

HSBC
Post Office Box 80084
Salinas, CA 93912

John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Old Navy/GE Money Bank
Attn: Bankruptcy Department
Post Office Box 103104
Roswell, GA 30076

HSBC
Payment Processing Center
PO Box 5262
Carol Stream, IL 60197-5262

Kirklands
PO Box 981064
El Paso, TX 79998-1064

Regional Acceptance Corp.
Bankruptcy Section
Post Office Box 1847
Wilson, NC 27894-1847

HSBC Auto
6602 Convo Court
San Diego, CA 92111

LVNV Funding, LLC
Post Office Box 10584
Greenville, SC 29603-0584

Regional Acceptance Corporation
PO Box 580075
Charlotte, NC 28258-0075

Sams Club
Post Office Box 981400
El Paso, TX 79998-1400

Sams Club
Post Office Box 981064
El Paso, TX 79998-1064

Sams Club
4605 Duke Drive
Mason, OH 45040

Sprint
Post Office Box 7086
London, KY 40742-7086

Sprint
Post Office Box 8077
London, KY 40742

Vector Security, Inc.
Post Office Box 89462
Cleveland, OH 44101-9462